STATE OF MICHIGAN DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS OFFICE OF FINANCIAL AND INSURANCE REGULATION

Bulletin 2012-06-INS

In the matter of

Maximum amount of the Substance Abuse Minimum Coverage under the Michigan Insurance Code

> Issued and entered this 23' day of March 2012 By R. Kevin Clinton Commissioner

This bulletin supersedes Bulletin 2011-09-INS, dated February 15, 2011.

Section 3425 of the Michigan Insurance Code, 1956 PA 218, MCL 500.3425, requires each insurer offering health insurance policies to provide coverage for intermediate and outpatient care for substance abuse, upon issuance or renewal, in all contracts for group and individual hospital, medical, surgical expense-incurred health insurance policies other than limited classification policies. The coverage shall provide a minimum amount, adjusted annually by March 31 each year, from the original minimum of \$1,500, in accordance with the annual average percentage increase or decrease in the United States consumer price index for the 12-month period ending the preceding December 31st.

The new minimum substance abuse benefit level effective April 1, 2012 through March 31, 2013 is \$4,094.

The minimum benefit levels for recent years are as follows:

April 1, 2011 through March 31, 2012 ---- \$3,969 April 1, 2010 through March 31, 2011 ---- \$3,905 April 1, 2009 through March 31, 2010 ---- \$3,919 April 1, 2008 through March 31, 2009 ---- \$3,774 April 1, 2007 through March 31, 2008 ---- \$3,671

If you have questions about this policy benefit or its minimum amount, please contact:

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R. Kevin Clinton Commissioner